

1       What is claimed is:

2       1.    A baccarat gaming assembly comprising:

3           a)    a computer processor;

4           b)    a display;

5           c)    an input;

6           d)    said input including at least one user actuatable  
7                selector;

8           e)    said computer processor structured to generate a  
9                player's hand and a banker's hand in accordance with  
10               the rules of baccarat;

11          f)    at least one of said hands including an initially  
12               visible card and an initially concealed card;

13          g)    said computer processor further structured to  
14               designate one of said hands as a user's hand and  
15               another one of said hands as a house's hand in  
16               response to a user selection;

17          h)    said computer processor responsive to a user input and  
18               structured to permit the user to selectively discard  
19               said initially visible card and to issue a new card to  
20               complete said hand;

21          i)    said computer processor structured to selectively add  
22               cards to said player's hand and said banker's hand in  
23               accordance with the conventional rules of the card  
24               game of baccarat;

25          j)    said computer processor structured to correspondingly

1 designate said player's hand or said banker's hand as  
2 a winning hand if a final number total of one of said  
3 hands is greater than a final number total of the  
4 other of said hands; and

5 k) said computer processor structured to designate said  
6 user as a winner if said user's hand is also said  
7 winning hand.

8 2. A baccarat gaming assembly as recited in claim 1 wherein  
9 said computer processor is structured to generate both of  
10 said hands with an initially visible card and an initially  
11 concealed card.

12 3. A baccarat gaming assembly as recited in claim 2 wherein  
13 said computer processor is structured to discard said  
14 initially visible card from either of said hands in  
15 response to said user input.

16 4. A baccarat gaming assembly as recited in claim 2 wherein  
17 said computer processor is structured to discard said  
18 initially visible card from only one of said hands in  
19 response to said user input.

20 5. A baccarat gaming assembly as recited in claim 2 wherein  
21 said computer processor is structured to discard said  
22 initially visible card from both of said hands in response  
23 to said user input.

24 6. A baccarat gaming assembly as recited in claim 1 wherein  
25 said computer processor is structured to designate one of

1           said hands as said user's hand and another one of said  
2           hands as said house's hand in response to said user  
3           selection before issuing said new card in response to said  
4           user input electing to selectively discarding said  
5           initially visible card.

6       7.   A baccarat gaming assembly as recited in claim 1 wherein  
7           said computer processor is structured to designate one of  
8           said hands as said user's hand and another one of said  
9           hands as said house's hand in response to said user  
10          selection after permitting said user input to selectively  
11          discard said initially visible card and issuing said new  
12          card.

13       8.   A baccarat gaming assembly as recited in claim 1 wherein  
14           said computer processor is structured to display said  
15           initially visible card before identifying said user  
16           selection of said banker's hand or said player's hand.

17       9.   A baccarat gaming assembly as recited in claim 1 wherein  
18           said computer processor is structured to display said  
19           initially visible card after identifying said user  
20           selection of said banker's hand or said player's hand.

21       10.  A baccarat gaming assembly as recited in claim 1 wherein  
22           said computer processor is structured to keep track of  
23           consecutive hands in consecutive games having said final  
24           number total equal nine.

25       11.  A baccarat gaming assembly as recited in claim 10 wherein

1           said computer processor is structured to designate a bonus  
2           payout to said user upon at least two of said consecutive  
3           hands having said final number total equal nine.

4       12. A baccarat gaming assembly as recited in claim 11 wherein  
5           said computer processor designates said bonus payout if  
6           said consecutive hands having said final number count total  
7           equal nine include a combination of said user's hands or  
8           said house's hands.

9       13. A baccarat gaming assembly as recited in claim 11 further  
10          comprising a wager receptacle structured to receive a wager  
11          placed by the user.

12       14. A baccarat gaming assembly as recited in claim 13 wherein  
13          said wager receptacle is operatively associated with said  
14          computer processor.

15       15. A baccarat gaming assembly as recited in claim 14 wherein  
16          said computer processor is structured to identify a bonus  
17          wager made by the user at said wager receptacle in order to  
18          make the user eligible for said bonus payout.

19       16. A baccarat gaming assembly as recited in claim 15 wherein  
20          said computer processor is structured to carry over said  
21          bonus wager to a subsequent game upon at least one of said  
22          hands having said final number total equal nine.

23       17. A baccarat gaming assembly as recited in claim 1 further  
24          comprising a plurality of inputs operatively associated  
25          with said computer processor so as to allow for multiple,

1 simultaneous users.

2 18. A baccarat gaming assembly as recited in claim 17 wherein  
3 said computer processor is responsive to said user input of  
4 only one of said users for selectively discarding said  
5 initially visible card.

6 19. A baccarat gaming assembly as recited in claim 17  
7 comprising a plurality of said displays.

8 20. A baccarat gaming assembly as recited in claim 1 wherein  
9 said input includes a touch screen.

10 21. A baccarat gaming assembly as recited in claim 1 wherein  
11 said input includes at least one actuation button  
12 structured to define said user actuatable selector.

13 22. A baccarat gaming assembly comprising:

14 a) a computer processor;

15 b) a display;

16 c) an input;

17 d) said input including at least one user actuatable  
18 selector;

19 e) said computer processor structured to generate a  
20 player's hand and a banker's hand in accordance with  
21 the rules of baccarat;

22 f) said computer processor further structured to generate  
23 said player's hand and said banker's hand with an  
24 initially visible card and an initially concealed  
25 card;

1           g)   said computer processor further structured to  
2                designate one of said hands as a user's hand and  
3                another one of said hands as a house's hand in  
4                response to a user selection;

5           h)   said computer processor structured to correspondingly  
6                designate said player's hand or said banker's hand as  
7                a winning hand if a final number total of one of said  
8                hands is greater than a final number total of the  
9                other of said hands; and

10          i)   said computer processor structured to designate said  
11                user as a winner if said user's hand is also said  
12                winning hand.